ON THE COURT'S DOCKET

The following constitutes the ruling of the court and has the force and effect therein described.

Signed January 26, 2009

United States Bankruptcy Judge

IN THE UNITED STATES BANKRUPTCY COURT FOR THE NORTHERN DISTRICT OF TEXAS ABILENE DIVISION

IN RE: JAMES THOMAS TURMAN NORMA LEE TURMAN DEBTORS

OCWEN LOAN SERVICING LLC AS SERVICING AGENT FOR U.S. BANK N.A., IN ITS CAPACITY AS TRUSTEE FOR THE REGISTERED HOLDERS OF MORGAN STANLEY DEAN WITTER CAPITAL I INC. TRUST 2001-NC3, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2001-NC3, ITS SUCCESSORS IN INTEREST AND ASSIGNS **MOVANT** VS. JAMES THOMAS TURMAN NORMA LEE TURMAN WALTER 12,13 OCHESKEY, TRUSTEE

RESPONDENTS

CASE NO. 06-10066-rlj13

CHAPTER 13

HEARING ON MOTION FOR **RELIEF FROM STAY:**

DATE: FEBRUARY 4, 2009

TIME: 11:00 AM

DEFAULT ORDER TERMINATING AUTOMATIC STAY (RELATED TO DOCKET ENTRY #35)

CAME ON before the Court for consideration the Motion for Relief from Stay ("Motion") filed by Ocwen Loan Servicing LLC ("Ocwen") as servicing agent for U.S. Bank N.A., in its capacity as Trustee for the registered holders of Morgan Stanley Dean Witter Capital I Inc. Trust 2001-NC3, Mortgage Pass-Through Certificates, Series 2001-NC3 ("Noteholder"), its successors in interest and assigns. The Court finding, based on the representations of counsel for Ocwen, that the Chapter 13 Trustee has expressed no opposition to the Motion; that no other party has appeared in opposition to the Motion and that the deadline to oppose the motion has passed, it is accordingly:

ORDERED that the automatic stay of 11 U.S.C. §362 is terminated as to the Property legally described as:

LOT 30, BLOCK J, SECTION 2, UNIVERSITY HILLS ADDITION TO THE CITY OF ABILENE, TAYLOR COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 1, SLIDE 377, PLAT RECORDS, TAYLOR COUNTY, TEXAS.

The Property is also known as 1634 Morrow Lane, Abilene, Texas 79601.

It is further ORDERED that Ocwen, its successors in interest and assigns, is free to foreclose on the Property, pursuant to applicable non-bankruptcy law.

It is further ORDERED that all communications including but, not limited to, notices required by state law, sent by Ocwen in connection with proceeding against the property may be sent directly to the Debtor.

It is further ORDERED that, based on the lack of opposition to the Motion, the ten day provision of Rule 4001(a)(3) is waived and Ocwen, its successors in interest and assigns, may immediately enforce and implement this Order.

BAXTER & SCHWARTZ, P.C.

/s/Cristina Platon Camarata

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